

**SUBJECT: All CPF E-mail - Long Term Care Open Season Ends 31 Dec 02**  
**Sent: Friday, 13 Dec 02**

The purpose of this E-mail is to provide you an update on the Federal Long Term Care Insurance Program (FLTCIP), including some important information from the newest Office of Personnel Management (OPM) Benefits Administration Letter (BAL) 02-909, dated 27 Nov 02.

For those employees who have been delaying the decision whether or not to apply for Long Term Care (LTC) coverage, they should not delay making the decision any longer. **The FLTCIP open season will end on 31 Dec 02.** This will be the last opportunity to apply for Long Term Care (LTC) Insurance using the abbreviated underwriting form -- we have not been notified when, or if, there will be another LTC Open Season. Current employees and their spouses are eligible to use the abbreviated underwriting form during open season. They can still request an abbreviated underwriting application and apply on-line as late as 31 Dec 02. LTC Partners will accept abbreviated underwriting applications as late as 31 Jan 03 as long as the application was requested by 31 Dec 02. This is not a post-marked date - the application must be received in hand by LTC Partners by 31 Jan 03.

A major benefit of filling out the abbreviated underwriting form is employees and spouses who have a medical condition may still qualify for LTC coverage because they will not have to answer as many questions regarding their health. If they wait until after open season to apply they will use the full underwriting application. The underwriting forms, both abbreviated and full, are available for download from the LTC Partner's web site.

As a reminder, newly hired or rehired employees will have 60 days from their appointment to apply for Long Term Care using the abbreviated underwriting form. Long Term Care information has been included in the Benefits Summary for New Employees that your staff provides when employees in-process. The location for these benefit summaries is:  
<http://www.afpc.randolph.af.mil/dpc/BEST/newemp-full.htm>.

Also, attached is information taken from the newest BAL 02-909 and new updated LTC Frequently Asked Questions (FAQs) from the OPM web site.

Information on the FLTCIP can be found at [www.ltcfed.com](http://www.ltcfed.com) or by calling 1-800-582-3337 or TDD 1-800-843-3557. FAQs are available on OPM's web site at <http://www.opm.gov/insure/ltc/faq/changes.htm>.

We appreciate the support you have given us in spreading the word on Long Term Care. If your staff has questions, they should contact a BEST counselor via the BEST CPF line.

**Chief, Special Operations Division**  
**Air Force Personnel Center**

## ***LONG TERM CARE INSURANCE – Updated Information***

### **Applicant's Effective Date vs "Actively at Work" requirement**

Employees must be "actively at work" in a pay and duty status for at least 50% of their scheduled tour of duty on their last regular work day before the scheduled effective date of their coverage. OPM realized this was a problem with the upcoming holidays and employees taking leave on 29 Nov and 31 Dec 02. For this year only, employees approved for coverage effective 1 Dec 02 or 1 Jan 03 and in an approved leave status (includes annual, sick, leave without pay, and administrative leave) on 29 Nov or 31 Dec 02 can still have their coverage effective on 1 Dec 02 or 1 Jan 03 as long as they return to a pay and duty status during the month when their coverage becomes effective. This new policy does not apply to any other scheduled effective dates besides 1 Dec 02 and 1 Jan 03. This change only affects current employees using the abbreviated underwriting application and does not affect spouses of current employees since they do not have an "actively at work" requirement. It does not affect annuitants since they will use the full underwriting application.

### **Alternative Insurance Plan Offered Only During Open Season**

An employee or their spouse who answers YES to any of the questions 4-7 on the abbreviated underwriting application are not eligible for the regular LTC insurance. As long as the employee or their spouse answers NO to questions 1-3, they will be offered an alternative insurance plan instead. Employees and their spouses who apply after Open Season using the full underwriting application will NOT be offered the alternative insurance plan but a service package. If they wait until after Open Season, they've missed their chance for an alternative insurance plan.

### **Changes After Open Season**

Once the Open Season ends on 31 Dec 02, current employees and their spouses can still apply for LTC but will be subject to the full underwriting application. Premiums will be based on the applicant's age at the time LTC Partners receives the application instead of the 1 Jul 02 age freeze offered during open season. The Alternative insurance plan will not be offered to current employees and their spouses who do not qualify for the regular LTC coverage, but they will be offered the service package. The Alternative insurance plan will be offered only to new hires/newly eligible employees and their spouses if they apply within their 60-day time period.

### **Current Employees on Leave without Pay Due To Military Active Duty**

Current employees in a non-pay status who have entered military active duty will still have their approved coverage effective on their scheduled effective date even though they are in an approved leave status.

### **Employees Returning to Pay Status after Open Season**

An employee who has been in a non-pay status for over one-half of the Open Season and is returning to pay status after the end of Open Season will have 60 days from his/her return to apply for coverage using the abbreviated underwriting form. The application must be post-marked within the 60-day time period.

### **Newly Hired and Newly Eligible Employees**

New employees and employees in newly eligible positions, employees returning after a break in service of 180 days or more and their spouses can apply using the abbreviated underwriting application within 60-days of becoming eligible to apply. After 60 days, they would be subject to use the full underwriting application.